

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant : Yuri Galperin, et al.  
Appl. No. : 09/942,983  
PCT Filing Date : August 30, 2001  
For : METHOD AND APPARATUS  
FOR DETERMINING A  
PREPAYMENT SCORE FOR AN  
INDIVIDUAL APPLICANT  
Examiner : Siegfried E. Chencinski  
Group Art Unit : 3692

**PETITION TO CORRECT INVENTORSHIP UNDER 37 C.F.R. § 1.48****Mail Stop Petition**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

Applicants hereby petition under 37 C.F.R. § 1.48(a) to correct the inventorship of the above-captioned patent application. In particular, Applicants wish to add the following individual, omitted by error, as an inventor in the above-identified application:

Charles L. Jones III  
Residence Address: unknown  
Citizenship: USA

Pursuant to the requirements of 37 C.F.R. § 1.48(a) and M.P.E.P. § 201.03(II), transmitted with this request are:

- (1) A petition under 37 C.F.R. § 1.183 to grant this petition despite Charles L. Jones III's failure to sign a statement under 37 C.F.R. § 1.48(a)(2).
- (2) Declarations of two of the four actual inventors, namely Yuri Galperin and Vladimir Fishman, pursuant to 37 C.F.R. § 1.63.
- (3) A petition under 37 C.F.R. § 1.47 to accept the declarations executed by two of the four inventors.
- (4) Consent of Assignee to Correct Inventorship Under 37 C.F.R. § 1.48(a)(5).

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(5) The processing fee set forth in 37 C.F.R. § 1.17(i).

Accordingly, Applicants respectfully request that the present petition should be granted. Please use Customer No. 20,995 for all communications. Please charge any additional fees, including any fees for additional extension of time, or credit overpayment to Deposit Account No. 11-1410.

Respectfully submitted,

KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: 9/19/2007

By: Ted M Cannon  
Ted M. Cannon  
Registration No. 55,036  
Attorney of Record  
Customer No. 20,995  
(949) 760-0404

4093499:kc  
080207

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant	:	Yuri Galperin, et al.
Appl. No.	:	09/942,983
PCT Filing Date	:	August 30, 2001
For	:	METHOD AND APPARATUS FOR DETERMINING A PREPAYMENT SCORE FOR AN INDIVIDUAL APPLICANT
Examiner	:	Siegfried E. Chencinski
Group Art Unit	:	3692

PETITION UNDER 37 C.F.R. § 1.183 TO ALLOW CORRECTION OF INVENTORSHIP  
DESPITE A PREVIOUSLY OMITTED INVENTOR'S REFUSAL TO SIGN A STATEMENT  
UNDER 37 C.F.R. § 1.48(a)(2) OR THE ASSIGNEE'S INABILITY TO REACH SAID  
INVENTOR DESPITE DILIGENT EFFORT

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

Applicants hereby petition the Commissioner under 37 C.F.R. 1.183 to allow correction of inventorship of the above-referenced application despite the failure of a previously omitted inventor, Charles L. Jones III. To sign a statement under 37 C.F.R. § 1.48(a)(2). Charles L. Jones III either refused to sign a statement under 37 C.F.R. § 1.48(a)(2) or could not be reached despite diligent effort. Applicants respectfully submit that justice requires the granting of this petition in order to preserve the right of the owners of the above-referenced patent application in the subject invention. Applicants submit with this Petition the following:

1. Declarations of Inventorship of the above-referenced application signed by Yuri Galperin and Vladimir Fishman. In accordance with *M.P.E.P.* § 409.03(a), the Declaration, signed by all available inventors with the signature blocks of the nonsigning inventors left blank are declarations on behalf of the signing inventors and the nonsigning inventors Charles L. Jones III and William Eginton.

2. A Declaration of Laura Meltzer, including attached Exhibits A-E, detailing the circumstances of Charles L. Jones III's refusal to sign a statement under 37 C.F.R. § 1.48(a)(2) or the assignee's inability to reach Charles L. Jones III despite diligent effort.

3. Payment in the amount of \$400.00 as required by 37 C.F.R. § 1.17(f) is included as listed on the transmittal letter.

In view of the foregoing submissions and to preserve the right of the owners of the above-referenced patent application in the subject invention, Applicants respectfully request that Applicants' Petition to Correct Inventorship under 37 C.F.R. § 1.48 be granted despite Charles L. Jones III's refusal to sign a statement under 37 C.F.R. § 1.48(a)(2) or the assignee's inability to reach Charles L. Jones III despite diligent effort.

As indicated, payment in the amount of \$400.00 as required by 37 C.F.R. § 1.17(f) has been listed in the fees calculated on the transmittal letter. The Assistant Commissioner is authorized to charge any additional fees, including any fees for any required additional extension of time, or credit any overpayment, to Deposit Account No. 11-1410.

Respectfully Submitted,

KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: 9/19/2007

By:

Ted M Cannon

Ted M. Cannon  
Registration No. 55,036  
Attorney of Record  
2040 Main Street, 14<sup>th</sup> Floor  
Irvine, CA 92614

4287552

**DECLARATION - USA PATENT APPLICATION**

As a below named inventor, I hereby declare that:

My residence, mailing address and citizenship are as stated below next to my name;

I believe I am an original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled **METHOD AND APPARATUS FOR DETERMINING A PREPAYMENT SCORE FOR AN INDIVIDUAL APPLICANT**; the specification of which was filed on August 30, 2001 as Application Serial No. 09/942,983.

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above;

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56;

I hereby claim the benefit under Title 35, United States Codes § 119(e) of any United States provisional application(s) listed below.

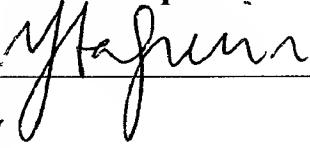
Application No.: 60/228,954

Filing Date: August 31, 2000

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful, false statements may jeopardize the validity of the application or any patent issued thereon.

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Full name of first inventor: Yuri Galperin

Inventor's signature 

Date 8/13/2007

Residence: 3100 Franklins Way; Oak <sup>VA</sup> <sub>VA 20166</sub>

Citizenship: USA

Mailing Address: same as above

Full name of Second inventor: **Vladimir Fishman**

Inventor's signature \_\_\_\_\_

Date \_\_\_\_\_

Residence: \_\_\_\_\_

Citizenship: USA

Mailing Address: same as above

Full name of Third inventor: **William A. Eginton**

Inventor's signature \_\_\_\_\_

Date \_\_\_\_\_

Residence: \_\_\_\_\_

Citizenship: USA

Mailing Address: same as above

Full name of Fourth inventor: **Charles L. Jones III**

Inventor's signature \_\_\_\_\_

Date \_\_\_\_\_

Residence: \_\_\_\_\_

Citizenship: \_\_\_\_\_

Mailing Address: same as above

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Send Correspondence To:

KNOBBE, MARTENS, OLSON & BEAR, LLP

Customer No. 20,995

4093879:kc  
080207

**DECLARATION - USA PATENT APPLICATION**

As a below named inventor, I hereby declare that:

My residence, mailing address and citizenship are as stated below next to my name;

I believe I am an original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled **METHOD AND APPARATUS FOR DETERMINING A PREPAYMENT SCORE FOR AN INDIVIDUAL APPLICANT**; the specification of which was filed on August 30, 2001 as Application Serial No. 09/942,983.

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above;

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56;

I hereby claim the benefit under Title 35, United States Codes § 119(e) of any United States provisional application(s) listed below.

Application No.: 60/228,954

Filing Date: August 31, 2000

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful, false statements may jeopardize the validity of the application or any patent issued thereon.

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Full name of first inventor: **Yuri Galperin**

Inventor's signature \_\_\_\_\_

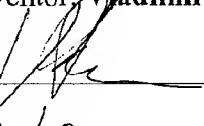
Date \_\_\_\_\_

Residence: \_\_\_\_\_

Citizenship: USA

Mailing Address: same as above

Full name of Second inventor: **Vladimir Fishman**

Inventor's signature 

Date 08/13/07

Residence: 339 Main St. Farmington CT 0603

Citizenship: USA

Mailing Address: same as above

Full name of Third inventor: **William A. Eginton**

Inventor's signature \_\_\_\_\_

Date \_\_\_\_\_

Residence: \_\_\_\_\_

Citizenship: USA

Mailing Address: same as above

Full name of Fourth inventor: **Charles L. Jones III**

Inventor's signature \_\_\_\_\_

Date \_\_\_\_\_

Residence: \_\_\_\_\_

Citizenship: \_\_\_\_\_

Mailing Address: same as above

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Send Correspondence To:

KNOBBE, MARTENS, OLSON & BEAR, LLP

**Customer No. 20,995**

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## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Yuri Galperin, et al.  
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FOR DETERMINING A  
PREPAYMENT SCORE FOR AN  
INDIVIDUAL APPLICANT  
Examiner : Siegfried E. Chencinski  
Group Art Unit : 3692

PETITION UNDER C.F.R. § 1.47(a) TO ACCEPT DECLARATION SIGNED BY TWO OF  
FOUR INVENTORS

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

Applicants hereby petition the Commissioner under 37 C.F.R. 1.47(a) to accept the enclosed Declaration signed by two of the four named joint and co-inventors. Charles L. Jones III and William Eginton refused to join this application or could not be reached despite diligent effort. Applicants submit with this Petition the following:

1. Declarations of Inventorship of the above-referenced application signed by Yuri Galperin and Vladimir Fishman. In accordance with *M.P.E.P.* § 409.03(a), the Declaration, signed by all available inventors with the signature blocks of the nonsigning inventors left blank are declarations on behalf of the signing inventors and the nonsigning inventors Charles L. Jones III and William Eginton.

2. A Declaration of Laura Meltzer, including attached Exhibits A-E, detailing the circumstances the nonsigning inventors' refusal to join in this application or the assignee's inability to reach the nonsigning inventors despite diligent effort.

3. Payment in the amount of \$200.00 as required by 37 C.F.R. § 1.17(g) is included as listed on the transmittal letter.

In view of the foregoing submissions and to preserve the right of the owners of the above-referenced patent application in the subject invention, Applicants respectfully request permission to prosecute the above-referenced application on behalf of the joint and co-inventors, Yuri Galperin, Vladimir Fishman, William Eginton, and Charles L. Jones III.

As indicated, payment in the amount of \$200.00 as required by 37 C.F.R. § 1.17(g) has been listed in the fees calculated on the transmittal letter. The Assistant Commissioner is authorized to charge any additional fees, including any fees for any required additional extension of time, or credit any overpayment, to Deposit Account No. 11-1410.

Respectfully Submitted,

KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: 9/19/2007

By:

Ted M. Cannon  
Ted M. Cannon  
Registration No. 55,036  
Attorney of Record  
2040 Main Street, 14<sup>th</sup> Floor  
Irvine, CA 92614

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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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Examiner	:	Siegfried E. Chencinski
Group Art Unit	:	3692

**CONSENT OF ASSIGNEE TO CORRECT INVENTORSHIP UNDER**  
**37 C.F.R. § 1.48(a)(5)**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

The undersigned is empowered to act on behalf of the Assignee of the above-referenced application. The Assignee represents that it is the 100% owner of the above-referenced application by virtue of assignments, copies of which are attached hereto. The Assignee hereby consents to the addition of the following inventor to the above-captioned application:

Charles L. Jones III

Dated: August 16, 2007

By:   
Name: Scott Wheeler

Title: Treasurer  
MARKETSWITCH CORPORATION